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RURAL AREAS  
DEVELOPMENT

# RURAL AREAS NEWSLETTER

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## NEW HOUSING ACT PROVIDES INCENTIVES TO INCREASE RURAL HOME BUILDING

New opportunities for financing lower income housing in rural areas were opened when President Nixon signed the Housing Act of 1969 into law.

One key feature of the new law is that the Farmers Home Administration can now make "conditional commitments" to builders and realtors so that homes intended for sale by a developer can be approved in advance for loans to any applicants eligible for FHA loans.

Another provision of the new housing act authorizes FHA to make short term loans to nonprofit organizations to buy land on which to build housing for lower income families.

FHA insured housing loans ultimately are funded by private lenders and investors whose risk is insured by the government. The agency has a revolving fund from which loans may be advanced pending their placement with private investors. The new act removes a \$100 million ceiling on advances outstanding from the revolving fund.

Under these broader operating provisions FHA goals this fiscal year included the financing of 80,000 new rural homes. If this is achieved, it will be an increase of 30,000 over the number financed during the last fiscal year.

Among the first illustrations of the Farmers Home Administration's new "conditional commitments" in operation are two unique California housing projects. A small construction firm headed by Robert F. Allen of Menlo Park is building attractive three-bedroom homes for a total price (lot included) of \$15,000 to \$16,000 (\$10.50 a square foot of heated floor space). Mr. Allen's firm has obtained a conditional commitment from FHA on two small subdivisions providing housing at low-and-moderate cost which farm workers averaging \$5,500 to \$6,000 in annual wages are buying as fast as they come on the market.

Use of the new FHA loan authority is only part of what makes the Allen housing unique. Beginning just last December Mr. Allen leased a vacant lumber yard and warehouse in the small town of Oakley. He hired two Spanish-American agricultural workers and began converting the facilities into a housing factory. Today 28 Spanish-Americans are busy prefabricating and putting the finishing touches on a 43-house subdivision in Oakley that will be completed April 1. Waiting next is the construction of 54 houses in nearby Hollister.

### USDA-HUD SECRETARIES ESTABLISH JOINT GROUP ON RURAL HOUSING

The Secretaries of Housing and Urban Development and of Agriculture recently appointed a Rural Housing Coordinating Group to carry out the program recommendations of a joint Rural Housing Task Force.

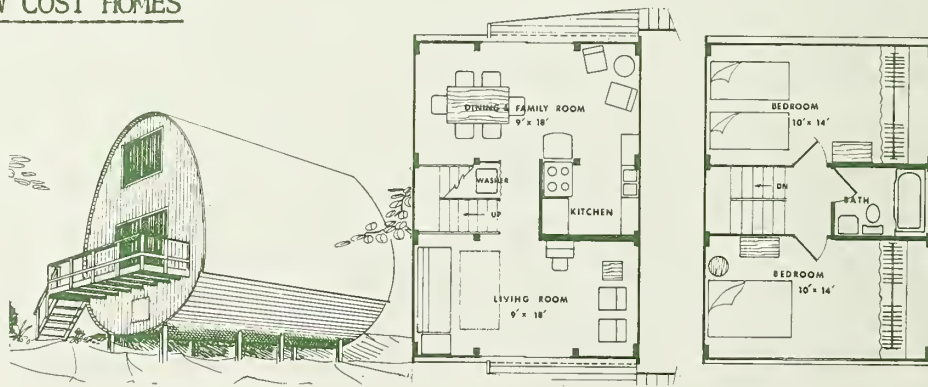
Much of the attention of the new interdepartmental body will be focused on helping meet eight basic housing needs of the rural United States as identified by the joint Rural Housing Task Force in its comprehensive report to Congress last September.

These basic housing needs are:

- \* Delivery of more housing credit
- \* Development of new housing units at a more rapid rate
- \* Better utilization and rehabilitation of existing units
- \* Greater availability of building sites
- \* Better coordination in area planning
- \* Raising low incomes of many rural families
- \* Providing more information in sources of credit
- \* More effectively solving problems of communications with farmworkers, Indians, and other ethnic communities of Rural Americans.

### NEW PUBLICATIONS SHOW DESIGN AND CONSTRUCTION OF LOW COST HOMES

Two publications--one on the design and the other on how to construct low cost homes--were recently published by the Forest Service.



The tubular home of wood shown here is one of the more unique designs presented in the first book. It is especially adapted for construction on sloping sites in rural areas.



The 28-page "Designs for Low-Cost Wood Homes," describes eleven homes suitable for rural areas. Designs include both traditional and contemporary homes, in various sizes. One accommodates up to 14 people. After selecting a design or designs the reader may buy work construction plans from the Superintendent of Documents. Copies of "Designs for Low-Cost Wood Homes," are available free from Forest Service, U. S. Department of Agriculture, Washington, D. C. 20250.

The second publication, "Low-Cost Wood Homes for Rural America--Construction Manual," provides complete details on the structural work in low-cost wood homes and cut-away drawings. This 112-page "how-to" book is for sale by the Superintendent of Documents, U. S. Government Printing Office, Washington, D. C. 20402, at a cost of \$1.00. Because of backlog of orders at G.P.O. please allow five weeks for delivery.

#### SKIERS HELP BOOST RURAL WESTERN ECONOMY

Skier visits to the West will reach a booming 12 million plus a year by 1976, according to Forest Service projections. Figures on the resulting economic benefits are expected to be correspondingly high.

Approximately \$115 million was spent by skiers making 4.3 million visits to Western ski slopes in 1964. Almost a decade earlier the number of ski visits ranged around a million and a half, and the visitors probably spent proportionately less. The skiing industry in the West with its 200 developed ski areas, has an important economic influence on many rural communities. Wages from the Western skiing in 1964 totaled \$6 million, an average of \$31 thousand per ski area. Further, \$88 million of the \$115 million spent by skiers was spent in rural areas.

#### NEW BOOKLET ADVISES ON CATFISH FARMING

Catfish farming, only a novelty not so long ago, now is a well established Rural American enterprise. Measured in dollars it has reached multi-million dollar proportions. In support of this growing rural economy booster biologists of the Soil Conservation Service prepared "Catfish Farming--A New Farm Crop" (Farmers Bulletin No. 2244). The booklet is essentially the first "how to" publication on efficiently raising catfish to be released by the Department of Agriculture.

Single copies are available free from the Office of Information, U. S. Department of Agriculture, Washington, D. C., 20250, or at local offices of the Soil Conservation Service.

#### PROPOSED BILLS FOR STATE LEGISLATURES AVAILABLE

Five hundred pages of legislative proposals aimed at strengthening State and local government were recently made available by the Advisory Commission on Intergovernmental Relations.



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Entitled: ACIR's "1970 Cumulative State Legislative Program," the book contains 83 State legislative proposals. Five measures deal with strengthening State legislatures and six proposals call for improving the executive branch of State government. Eighteen proposals deal with tax and fiscal matters and State aid to local government. The largest groups of legislative proposals--46 in all--call for State action to modernize and strengthen local units of government including cities, counties and school districts. The proposals are intended for use as tools by State legislators in drafting proposals tailored to the needs of their particular State.

Individual copies of the publication are available from the Advisory Commission on Intergovernmental Relations, Washington, D. C. 20575.

The Advisory Commission on Intergovernmental Relations, established by Congress in 1959, is composed of 26 members and is bipartisan. It selects specific intergovernmental problems for analysis and policy recommendations.

"LET'S GROW" SHOWS HOW WATERSHED  
IMPROVEMENT HELPS COMMUNITIES

A cleaner safer environment, more jobs and higher wages are frequently direct results of watershed projects. How and why are questions answered in a booklet newly released by the Soil Conservation Service. Entitled, "Let's Grow, community benefits from watershed projects" (Agriculture Information Bulletin 337) it illustrates, with more than 40 full color prints and text, that watershed improvement is a vital force in the development of the economy and improvement of the environment in many parts of Rural America.

Single copies are available free from Office of Information, U. S. Department of Agriculture, Washington, D. C. 20250 or local offices of the Soil Conservation Service.